



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re Patent Application of

**Roscoe, Michael ; et al.**

Group Art Unit: **3628**

Serial No. **09/891,978**

Atty. Dkt: **HARTFORD-4**

Filing Date: **02/19/2002**

Examiner: **CHENCINSKI, S.**

For: Method and system for tracking, reconciling and administering fees and costs in investment-based variable life insurance value

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE**

Dear Sir(s):

Responsive to the Office Action mailed May 4, 2007 in the above-identified patent application along with a request for extension of the time to respond to November 5, 2007 (November 4 being a Sunday), the present response is deemed to be timely filed. Should there be any fees due and owing with respect to this amendment and response, the Office is authorized to charge such fees to Deposit Account No. 50-3208.

Reconsideration of the application in view of this paper is respectfully requested.

**Listing and Amendments to the claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 4 of this paper.

**Certificate of Mailing 37 CFR 1.8**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail on December 15, 2006 in an envelope addressed to: Mailstop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

*Edna Schmittner*  
Signature

*EDNA SCHMITTNER*  
Name